

Information to identify the case:

Debtor 1	Lavena M Barrett	Social Security number or ITIN	xxx-xx-5302
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 9/16/20
Case number:	20-33814-KLP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lavena M Barrett	
2. All other names used in the last 8 years		
3. Address	3207 Terrybluff Drive Midlothian, VA 23112	
4. Debtor's attorney Name and address	Joseph S. Massie III The Massie Law Firm P.C. 115 North 1st Street ste 100 Richmond, VA 23219	Contact phone (804) 644-4878 Email: jmassie@massielawfirm.com
5. Bankruptcy trustee Name and address	Lynn L. Tavenner 341 Dial 866-630-1691 Code: 9791870 20 North Eighth Street, Second Floor Richmond, VA 23219	Contact phone (804) 783-8300 Email: ltavenner@tb-lawfirm.com

For more information, see page 2 >

Debtor **Lavena M Barrett**

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6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: September 17, 2020
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 26, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: December 28, 2020 Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

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12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Lavena M Barrett
DebtorCase No. 20-33814-KLP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: brayl
Form ID: 309APage 1 of 1
Total Noticed: 16

Date Rcvd: Sep 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2020.

db +Lavena M Barrett, 3207 Terrybluff Drive, Midlothian, VA 23112-3364
 15466088 +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
 15466091 +Cnac Val08, 7400 Midlothian Pike, Richmond, VA 23225-5419
 15466094 +Miramed Revenue Group, Attn: Bankruptcy, 255 West Michigan Ave, Jackson, MI 49201-2218
 15466096 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St,
 Reading, PA 19601-3544
 15466097 +Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710,
 Sioux Falls, SD 57118-5710
 15467427 US Attorneys Office, Eastern District of Virginia, 919 E Main St., Ste. 1900,
 Richmond, VA 23219-4625
 15466099 +United Auto Credit Co, Attn: Bankruptcy, Po Box 163049, Fort Worth, TX 76161-3049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jmassie@massielawfirm.com Sep 18 2020 06:07:14 Joseph S. Massie, III,
 The Massie Law Firm P.C., 115 North 1st Street, ste 100, Richmond, VA 23219

tr E-mail/Text: lynn.tavenner@txitrustee.com Sep 18 2020 06:07:47 Lynn L. Tavenner,
 341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor,
 Richmond, VA 23219
 15466090 +E-mail/Text: compliance@contractcallers.com Sep 18 2020 06:09:30 CCI/Contract Callers Inc,
 Attn: Bankruptcy Dept, 501 Greene St Ste 302, Augusta, GA 30901-4415
 15466089 +EDI: CAPITALONE.COM Sep 18 2020 09:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15466092 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Sep 18 2020 06:10:21 Exeter Finance LLC,
 Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
 15466093 +EDI: BLUESTEM Sep 18 2020 09:28:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,
 Saint Cloud, MN 56395-1250
 15466095 +EDI: NAVIENTFKASMSERV.COM Sep 18 2020 09:28:00 Navient, Attn: Claims Dept, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 15466098 +E-mail/Text: bankruptcydepartment@tsico.com Sep 18 2020 06:09:13 Transworld Systems, Inc.,
 Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2020 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
 Joseph S. Massie, III on behalf of Debtor Lavena M Barrett jmassie@massielawfirm.com,
 jwilliams@massielawfirm.com; massielaw2@gmail.com; sgoodwin@massielawfirm.com; massiejr71504@notify.
 bestcase.com
 Lynn L. Tavenner ltavenner@tb-lawfirm.com,
 amorris@tb-lawfirm.com; ltavenner@iq7technology.com; ecf.alert+Tavenner@titlexi.com

TOTAL: 3